

**Information to identify the case:**

Debtor 1	<b>Darnell Douglas Little</b>	Social Security number or ITIN	<b>xxx-xx-5898</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Michigan</b>	Date case filed in chapter	<b>7 1/27/22</b>
Case number:	<b>22-40590-tjt</b>	Date case converted to chapter	<b>13 3/18/22</b>

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Darnell Douglas Little	
<b>2. All other names used in the last 8 years</b>	aka Darnell D. Little, aka Darnell Little	
<b>3. Address</b>	18219 San Juan Drive Detroit, MI 48221	
<b>4. Debtor's attorney</b> Name and address	A. Rita Kostopoulos 31201 Chicago Road South Suite C-102 Warren, MI 48093	Contact phone: 586-574-0916
<b>5. Bankruptcy trustee</b> Name and address	Tammy L. Terry Buhl Building 535 Griswold Suite 2100 Detroit, MI 48226	Contact phone: 313-967-9857
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	<b>Address of the Bankruptcy Clerk's Office:</b> 211 West Fort Street Detroit, MI 48226  Contact phone: 313-234-0065	<b>For the Court:</b> Clerk of the Bankruptcy Court: Todd M. Stickle  Hours open: 8:30am-4:00pm Monday-Friday  Date: 3/21/22

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 26, 2022 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee:</b> Tammy L. Terry <b>Location:</b> See the trustee's website ( <a href="http://www.det13.net">http://www.det13.net</a> ) for details.
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 6/27/22</b>     <b>Filing deadline: 5/27/22</b>  <b>Filing deadline: 7/26/22</b> (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1))
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">https://www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>9. Hearing on Confirmation of Plan</b>	The deadline for filing objections to the confirmation of the plan is 21 days from the date first set for the meeting of creditors.  The hearing on confirmation will be held on: <b>6/9/22 at 10:00 AM. Location: Courtroom 1925, 211 West Fort St., Detroit, MI 48226</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.	

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Darnell Douglas Little  
Debtor

Case No. 22-40590-tjt  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0645-2  
Date Rcvd: Mar 21, 2022

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Darnell Douglas Little, 18219 San Juan Drive, Detroit, MI 48221-2139
27196225	Internal Revenue Service (Michigan), Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
27196230	++ MICHIGAN DHHS OFFICE OF CHILD SUPPORT, ATTN BANKRUPTCY REPORTING CONTACT, PO BOX 30478, LANSING MI 48909-7978 address filed with court., State Of Michigan Office Child Support, Office of Child Support, 235 S Grand Ave Pob 30037, Lansing, MI 48909
27196228	SBSE/INSOLVENCY UNIT OF THE IRS, Internal Revenue Service, P.O Box 330500-Stop 15, Detroit, MI 48232
27196229	State of Michigan, Department of the Treasury, P.O. BOX 30140, Lansing, MI 48909-7640
27196231	+ U.S. ATTORNEY, ATTN: Civil Division, 210 Federal Building, 600 Church Street, Flint, MI 48502-1200

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kalawecf@thekostopouloslawyers.com	Mar 21 2022 21:21:00	A. Rita Kostopoulos, 31201 Chicago Road South, Suite C-102, Warren, MI 48093
tr	+ Email/Text: notices@det13.net	Mar 21 2022 21:22:00	Tammy L. Terry, Buhl Building, 535 Griswold, Suite 2100, Detroit, MI 48226-3681
27196221	+ Email/PDF: bncnotices@becket-lee.com	Mar 21 2022 21:25:33	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
27196222	EDI: BANKAMER.COM	Mar 22 2022 01:23:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
27196223	+ EDI: CAPITALONE.COM	Mar 22 2022 01:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27196224	+ EDI: CMIGROUP.COM	Mar 22 2022 01:23:00	Credit Management LP, 6080 Tennyson Parkway, Suite 100, Plano, TX 75024-6002
27196226	EDI: JEFFERSONCAP.COM	Mar 22 2022 01:23:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
27196227	+ Email/Text: bankruptcy@matcotools.com	Mar 21 2022 21:22:00	Matco Tools, Attn: Bankruptcy, 4403 Allen Rd, Stow, OH 44224-1096
27196232	Email/Text: bknotifications@umcu.org	Mar 21 2022 21:22:00	University of Michigan CU, Attn: Bankruptcy, 340 E Huron St, Ste 100, Ann Arbor, MI 48104

TOTAL: 9

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2022 at the address(es) listed below:

Name	Email Address
A. Rita Kostopoulos	on behalf of Debtor Darnell Douglas Little kalawecf@thekostopouloslawyers.com kostopoulosRR53367@notify.bestcase.com;klawpostconcalendar@gmail.com;klawprecon@gmail.com;kalawecf@ecf.courtdrive.com
Tammy L. Terry	mieb_ecfadmin@det13.net
Thomas C. Leduc	on behalf of Creditor U of M Credit Union toml@leducfrank.com

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